

Motor Breakdown

Policy Summary

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the Policy document to make sure you understand the cover it provides.

Type of insurance and cover

Depending on the level of cover purchased you may be entitled to some or all of the different types of cover, which are summarised below with the lowest level of cover shown first: your insurance intermediary and/or motor insurance policy documents will tell you which level of cover you have been offered. This Policy is a vehicle based policy which means that it is the vehicle (and its driver and occupants) which is entitled to the level of cover shown at the time of a breakdown.

Roadside and Recovery

Roadside, Recovery and At Home

Roadside, Recovery, At Home and European

All information in this document is correct at the time of printing (July 2017), for full up to date information please visit our website

coveainsurance.co.uk

Registration and Regulatory Information

This policy is administered by Covea Insurance plc. Registered office: Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number is 202277.

The insurance cover is provided by RAC Motoring Services (registered in England and Wales No. 1424399) and/or RAC Insurance Limited (registered in England and Wales No. 2355834) both with a registered office of RAC House, Brockhurst Crescent, Walsall WS5 4AW.

RAC Motoring Services are regulated by the Financial Conduct Authority No. 310208. RAC Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority No. 202737.

Significant features and benefits of the policy

This section outlines the main features and benefits of cover

Description

Roadside and Recovery

Roadside assistance 1/4 mile or more away from your home address including recovery for up to 8 people and your vehicle to any single destination.

Roadside, Recovery and At Home

As per Recovery plus breakdown assistance at your home or within 1/4 mile of your home address.

Roadside, Recovery, At Home and European

In the event of a breakdown of your vehicle on its way to a destination abroad, or whilst abroad, your vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair or, if this is not possible, overnight accommodation or an alternative form of transport will be provided.

Significant and unusual exclusions or limitations of the policy

This section outlines the main exclusions, limitations and conditions of cover. Please also read the general exclusions to your cover on and the vehicle specifications to which cover is applicable.

Service in the UK

The following are not covered by this policy

- Missing or broken keys. We will try to arrange the services of a locksmith but you will have to pay for them.
- The cost of spares, petrol, oil or other materials and garage labour.
- The cost of ferry crossings and road toll charges.
- Contaminated fuel problems. We will arrange for you to be taken to a local garage for assistance, but you will have to pay for the work carried out.
- Labour at any garage to which the vehicle is taken.
- The recovery of your motor vehicle if it is stuck in water, a bog, a ditch, or on a beach or it has been overturned (unless this forms part of your motor insurance claim).
- The carriage of any livestock which require special transportation facilities.
- Vehicles exceeding 3.5 tonnes, 2.55m in width and 5.5m in length (including any load carried).

Significant and unusual exclusions or limitations of the policy

continued

Service while abroad

Benefit	Limitation
<ul style="list-style-type: none"> Spare parts dispatch 	
<ul style="list-style-type: none"> Additional accommodation expenses 	<ul style="list-style-type: none"> £30 per person per day
<ul style="list-style-type: none"> Journey continuation or return home 	<ul style="list-style-type: none"> Maximum of 14 days car hire or second class rail fare
<ul style="list-style-type: none"> Replacement driver 	
<ul style="list-style-type: none"> Vehicle break in, emergency repair 	<ul style="list-style-type: none"> £175 and only the benefits listed
<ul style="list-style-type: none"> Urgent message relay service 	
<ul style="list-style-type: none"> Vehicle repatriation to United Kingdom 	<ul style="list-style-type: none"> Limited to the UK market value of the vehicle as per glass, guide or other appropriate industry standard used by RAC
<ul style="list-style-type: none"> Customs claims indemnity 	

Service after returning home

Benefit	Limitation
<ul style="list-style-type: none"> Collections of vehicle left abroad for repair 	<ul style="list-style-type: none"> Cost of standard class rail or air fare and public transport and up to £30 per day for accommodation.

What to do if you breakdown

To use the breakdown services call the following numbers as appropriate.

UK	0330 159 0260	
France & Monaco	0800 290 112	(freephone within France and Monaco only)
	00 33 472 43 52 55*	(pay call)
Republic of Ireland	1800 535 005	(freephone)
Rest of Europe	00 33 472 43 52 55	(pay call)
Macedonia	99 33 472 43 52 55	(pay call)
Serbia and Montenegro	99 33 472 43 52 55	(pay call)
Armenia, Azerbaijan, Belarus, Georgia, Lithuania, Moldova, Russia, Ukraine	810 33 472 43 52 55	(pay call)

Customer Information

Duration of Policy

Subject to your rights to cancel, the Policy will remain in force for 12 months from the date of commencement, which unless otherwise agreed is 12 months from the date of payment for this Policy.

How to cancel your policy

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy documentation, whichever is the later.

If you use the service within the first 14 days and decide to cancel, you will not be eligible for any refund.

If you cancel the cover after 14 days, you will receive a pro-rata refund of the price you paid if no claims have been made.

If you do not pay your premium promptly, we will cancel your cover.

How to make a complaint

If you are unhappy with our service, please tell us so that we can try to put it right. Breakdown Customer Care, RAC Financial Services Limited, Great Park Road, Bradley Stoke, Bristol BS32 4QN

Should the RAC be unable to resolve your complaint satisfactorily, you may be able to refer your complaint to the Financial Ombudsman Service.

Further details are contained in your Policy document.

Financial Services Compensation Scheme (FSCS)

RAC Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. www.fscs.org.uk

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Covea Insurance plc

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